

Information to identify the case:

Debtor 1	James T Stevens II	Social Security number or ITIN	xxx-xx-6112
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20072-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James T Stevens II

4/20/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James T Stevens, II
Debtor

Case No. 22-20072-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 20, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2022:

Recip ID	Recipient Name and Address
db	+ James T Stevens, II, 3155 National Pike Road, Box 166, Richeyville, PA 15358-1004
15445926	+ AAMS / Wash Health System, 4800 Mills Civic Parkway, Suite 202, West Des Moines, IA 50265-5265
15445927	+ Advanced Othopeadics, 2 Trich Drive, Box 2, Washington, PA 15301-0002
15445928	+ Ambulance & Chair Services, 75 Braden Street, Washington, PA 15301-4087
15445929	+ Ambulance Billing Co., P.O. Box 726, New Cumberland, PA 17070-0726
15445930	+ Asset Recovery, 2200 E Devon Ave.m Suite 200, Des Plaines, IL 60018-4501
15445931	+ Bearcat EMS, P.O. Box 726, New Cumberland, PA 17070-0726
15445932	+ Brownsville Ambulance Services, P.O. bOx 300, Brownsville, PA 15417-0300
15445939	+ Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
15445940	+ D&A Services, 1400 E Touhy Ave., Suite G2, Des Plaines, IL 60018-3338
15445942	+ Emergency Care Phys of Washington, P.O. Box 37716, Philadelphia, PA 19101-5016
15445943	+ Envision Physician Services, 1 A Burrton Hills Blvd., Nashville, TN 37215-6187
15445946	+ Greater Washington Radiologist, P.O. Box 371863, Pittsburgh, PA 15250-7863
15445947	+ Hanger Clinic, 62857 Collection Center Dr., Chicago, IL 60693-0001
15445948	+ Logicoll, P.O. Box 1479, Lombard, IL 60148-8479
15445949	+ Medcare Equipment Co., LLC, P.O. Box 5029, Greensburg, PA 15601-5058
15445950	+ Midland Funding / Comenity Capital, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15445953	+ Neighborhood Health Care, 95 Leonard Avenue, Washington, PA 15301-3368
15445955	+ Resurgent Capital Services / Sunoco, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15445956	+ RevSolve, Inc. / Hanger Clinic, 1395 N Hayden Road, Scottsdale, AZ 85257-3769
15445957	+ RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
15445961	+ The Bureaus Inc / Comenity Bank, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15445963	WHS Inpatient Services, P.O. Box 37696, Philadelphia, PA 19101
15445964	+ WHS Pulmonary, 95 Leonard Avenue, Washington, PA 15301-3368
15445962	+ Washington Health System, Attn: Billing Dept., 155 Wilson Avenue, Washington, PA 15301-3398

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 21 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2022 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 21 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2022 23:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Apr 21 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: admin

Page 2 of 3

Date Rcvd: Apr 20, 2022

Form ID: 318

Total Noticed: 45

cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 20 2022 23:34:00	Peoples Natural Gas Company LLC, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15445935	EDI: CAPITALONE.COM	Apr 21 2022 03:38:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15445933	+ EDI: CAPITALONE.COM	Apr 21 2022 03:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15445934	+ EDI: CAPONEAUTO.COM	Apr 21 2022 03:38:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15445936	+ Email/Text: bankruptcy@cavps.com	Apr 20 2022 23:34:00	Cavalry Portfolio Services / Citibank, 1 American Lane, Greenwich, CT 06831-2560
15445937	+ EDI: CITICORP.COM	Apr 21 2022 03:38:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15445938	+ Email/Text: mediamanagers@clientservices.com	Apr 20 2022 23:33:00	Client Services, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816
15445941	+ EDI: DISCOVER.COM	Apr 21 2022 03:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15445944	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 20 2022 23:34:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15445945	+ EDI: FSAE.COM	Apr 21 2022 03:38:00	FirstSource, 205 Bryant Woods South, Buffalo, NY 14228-3609
15445951	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 20 2022 23:34:00	Midland Funding / Credit one Bank, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15445952	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 20 2022 23:34:00	Midland Funding / Synchrony Bank, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15445954	+ EDI: PINNACLE.COM	Apr 21 2022 03:38:00	Radius, P.O. Box 390905, Minneapolis, MN 55439-0905
15445958	+ Email/PDF: clerical@simmassociates.com	Apr 20 2022 23:39:20	Simm Assoc., 800 Pencader Dr., Newark, DE 19702-3354
15445959	+ EDI: RMSC.COM	Apr 21 2022 03:38:00	Syncb/Paypal, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15446429	+ EDI: RMSC.COM	Apr 21 2022 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15445960	+ EDI: WTRNBANK.COM	Apr 21 2022 03:38:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: Apr 20, 2022

Form ID: 318

Total Noticed: 45

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor James T Stevens II ricelaw1@verizon.net, lowdenscott@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Pamela J. Wilson	pwilson@pjwlaw.net pwilson@ecf.axosfs.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 5